

Diana Atwood
CA

July 28, 2010

Members of the Committee on Ways and Means
U.S. House of Representatives
1102 Longworth House Office Bldg.
Washington, D.C., 20515

RE: Social Security at 75 Years

Dear Committee Members:

It is with great concern for myself and others in my situation that you take immediate action to pass the Social Security Fairness Act (H.R. 235/S, 484), thereby repealing the blatantly unfair Government Pension Offset and Windfall Elimination Provision.

When I became a public elementary school teacher at the age of 50 I became a victim of the Spousal Offset Pension and the Elimination Windfall Provision reducing my earned Social Security benefit by \$700 a month.

How did this happen? From the age of 18 to 36 I was a full time wife and mom fully dependant on my husband's income. At the age of 36 we got divorced. I became a single mother and was thrown into the work force for the first time in my life. I have never remarried making me eligible for ½ of his Social Security benefit.

A year or so later at age 38 I finished college, graduated Magna Cum Laude, and started working full-time in the publishing business. I was now paying into Social Security myself making me eligible for my own Social Security benefits.

After 10 years in the publishing business I decided to go back to college and get a teaching credential. At the age of 50 I became a California Elementary Public School teacher. BIG MISTAKE!

This past June 2010 at the age of 67 I retired from teaching. At that time I learned instead of getting approximately \$1200 a month in Social Security benefits I will be receiving \$450. This combined with my small teacher's pension of \$2,500 a month gives me slightly less than \$3000 a month to live on. I'm sure you can agree this will be quite difficult southern Orange County, California.

I have been responsible and diligent in saving over these past 30 years. My house is almost paid for and I have a small amount of money in the bank. I will be able to get by on my

current retirement income, but life would be so much easier with the extra \$700 a month I would be receiving in Social Security benefits had I not become a public school teacher.

I urge Congress to move the Social Security Fairness Act forward for a vote. In addition, if congress takes up overall Social Security reform, I urge inclusion of the repeal of the GPO and WEP as part of any reform package.

Sincerely,

Diana Atwood